

### REMARKS

Claims 21-97 are pending in this application. Applicant has amended Claims 21, 30, 37, 39, 46, 54, 63, 73, 82, 92, and 95. Applicant has amended independent Claims 21, 37, 54, 73, 92, and 95 so as to more clearly distinguish the present invention, as defined by said Claims, over the prior art. Applicant has amended Claim 39 so as to make Claim 39 depend from Claim 38 in order to correct an inadvertent mistake. Applicant submits that the amendments to Claims 21, 30, 37, 39, 46, 54, 63, 73, 82, 92, and 95 do not contain new matter. Applicant respectfully submits that the present invention, as defined by Claims 21-97, is patentable over the prior art.

Applicant has also deleted the Abstract of the Disclosure and has substituted therefor the new Abstract of the Disclosure which is attached hereto on a separate sheet. Applicant respectfully submits that the new Abstract of the Disclosure does not contain new matter.

Based on the foregoing amendments and the following Remarks, the application is deemed to be in condition for allowance and action to that end is respectfully requested.

I. THE 35 U.S.C. §103 REJECTIONS:

The Examiner asserts that Claims 21-26, 28-31, 33, 35, 36-42, 44-47, 49, 51-56, 60-61, 62-69, 71-75, 79-80, 81-83, 84-85, 86-88, 90, and 91 are rejected under 35 U.S.C. §103(a) as being unpatentable over Lawlor, et al., U.S. Patent No. 5,870,724 (Lawlor). The Examiner also asserts that Claims 27, 43, 57-59, and 76-78 are rejected under 35 U.S.C. §103(a) as being unpatentable over Lawlor in view of Alldredge, U.S. Patent No. 4,910,676 (Alldredge) and Deavers, U.S. Patent No. 6,044,352 (Deavers). The Examiner also asserts that Claims 32, 34, 48, 50, 70, and 89 are rejected under 35 U.S.C. §103(a) as being unpatentable over Lawlor in view of Melchione, et al., U.S. Patent No. 5,966,695 (Melchione). Lastly, the Examiner asserts that Claims 92-97 are rejected under 35 U.S.C. §103(a) as being unpatentable over Lawlor in view of Grant, et al., U.S. Patent No. 4,694,397 (Grant) and Atkins, U.S. Patent No. 4,953,085 (Atkins).

As noted above, Applicant has amended Claims 21, 30, 37, 39, 46, 54, 63, 73, 82, 92, and 95. Applicant has amended independent Claims 21, 37, 54, 73, 92, and 95 so as to more clearly distinguish the present invention, as defined

by said Claims, over the prior art. Applicant has amended Claim 39 so as to make Claim 39 depend from Claim 38 in order to correct an inadvertent mistake. Applicant submits that the amendments to Claims 21, 30, 37, 39, 46, 54, 63, 73, 82, 92, and 95 do not contain new matter. Applicant respectfully submits that the present invention, as defined by Claims 21-97, is patentable over the prior art.

**IA. THE PRESENT INVENTION, AS DEFINED BY CLAIMS 21-36, IS PATENTABLE OVER THE PRIOR ART:**

Applicant respectfully submits that the present invention, as defined by Claims 21-36, is patentable over the prior art. Applicant submits that the present invention, as defined by independent Claim 21, is patentable over the prior art.

Applicant respectfully submits that the present invention, as defined by independent Claim 21, is patentable over Lawlor, Alldredge, Deavers, Melchione, Grant, Atkins, and any combination of same. Applicant respectfully submits that Lawlor, Alldredge, Deavers, Melchione, Grant, Atkins, and any combination of same, do not disclose or suggest a transaction security apparatus, comprising a memory device

for storing a limitation or restriction on a use of a brokerage account, wherein the limitation or restriction prohibits a use of the brokerage account or prohibits a transaction on or involving the brokerage account, wherein the limitation or restriction is transmitted to a receiver from a communication device associated with an individual account holder, and further wherein the limitation or restriction is transmitted to the receiver on or over at least one of the Internet and the World Wide Web, and wherein the limitation or restriction is automatically received by the receiver, and further wherein the limitation or restriction is automatically stored in the memory device, all of which features are specifically recited features of independent Claim 21.

Applicant submits that Lawlor, Alldredge, Deavers, Melchione, Grant, Atkins, and any combination of same, do not disclose or suggest a memory device for storing a limitation or restriction on a use of a brokerage account which prohibits a use of the brokerage account or prohibits a transaction on or involving the brokerage account. Applicant submits that Lawlor, Alldredge, Deavers, Melchione, Grant, Atkins, and any combination of same, do not disclose or suggest a limitation or restriction on a use of a brokerage

account which prohibits a use of the brokerage account or prohibits a transaction on or involving the brokerage account. Applicant further submits that Lawlor, Alldredge, Deavers, Melchione, Grant, Atkins, and any combination of same, do not disclose or suggest the recited limitation or restriction which is transmitted to a receiver from a communication device associated with an individual account holder, and which is transmitted to the receiver on or over at least one of the Internet and the World Wide Web. Applicant further submits that Lawlor, Alldredge, Deavers, Melchione, Grant, Atkins, and any combination of same, do not disclose or suggest the recited limitation or restriction which is automatically received by the receiver and which is automatically stored in the memory device.

Applicant further submits that Lawlor, Alldredge, Deavers, Melchione, Grant, Atkins, and any combination of same, do not disclose or suggest a processing device for processing a transaction on the brokerage account, wherein the processing device utilizes the limitation or restriction automatically stored in the memory device in processing the transaction, and further wherein the processing device generates a signal containing information for allowing or

disallowing the transaction, all of which features are still other specifically recited features of independent Claim 21.

Applicant submits that Lawlor, Alldredge, Deavers, Melchione, Grant, Atkins, and any combination of same, do not disclose or suggest the recited processing device for processing a transaction on the brokerage account which utilizes the recited limitation or restriction automatically stored in the memory device in processing the transaction and which generates a signal containing information for allowing or disallowing the recited transaction.

In view of the foregoing, Applicant respectfully submits that Lawlor, Alldredge, Deavers, Melchione, Grant, Atkins, and any combination of same, do not disclose or suggest many of the specifically recited features of independent Claim 21. In view of the above, Applicant respectfully submits that the present invention, as defined by independent Claim 21, is patentable over Lawlor, Alldredge, Deavers, Melchione, Grant, Atkins, and any combination of same.

Applicant respectfully submits that Claims 22-36, which Claims depend either directly or indirectly from

independent Claim 21, are also patentable as said Claims 22-36 depend from allowable subject matter.

Allowance of pending Claims 21-36 is, therefore, respectfully requested.

**IB. THE PRESENT INVENTION, AS DEFINED BY CLAIMS 37-53, IS PATENTABLE OVER THE PRIOR ART:**

Applicant respectfully submits that the present invention, as defined by Claims 37-53, is patentable over the prior art. Applicant submits that the present invention, as defined by independent Claim 37, is patentable over the prior art.

Applicant respectfully submits that the present invention, as defined by independent Claim 37, is patentable over Lawlor, Alldredge, Deavers, Melchione, Grant, Atkins, and any combination of same. Applicant respectfully submits that Lawlor, Alldredge, Deavers, Melchione, Grant, Atkins, and any combination of same, do not disclose or suggest a transaction security apparatus, comprising a memory device for storing a limitation or restriction on a use of an electronic money account, wherein the limitation or

restriction prohibits a use of the electronic money account or prohibits a transaction on or involving the electronic money account, wherein the limitation or restriction is transmitted to a receiver from a communication device associated with an individual account holder, and further wherein the limitation or restriction is transmitted to the receiver on or over at least one of the Internet and the World Wide Web, and wherein the limitation or restriction is automatically received by the receiver, and further wherein the limitation or restriction is automatically stored in the memory device, all of which features are specifically recited features of independent Claim 37.

Applicant submits that Lawlor, Alldredge, Deavers, Melchione, Grant, Atkins, and any combination of same, do not disclose or suggest a memory device for storing a limitation or restriction on a use of an electronic money account which prohibits a use of the electronic money account or prohibits a transaction on or involving the electronic money account. Applicant submits that Lawlor, Alldredge, Deavers, Melchione, Grant, Atkins, and any combination of same, do not disclose or suggest a limitation or restriction on a use of an electronic money account which prohibits a use of the electronic money account or prohibits a transaction on or



involving the electronic money account. Applicant further submits that Lawlor, Alldredge, Deavers, Melchione, Grant, Atkins, and any combination of same, do not disclose or suggest the recited limitation or restriction which is transmitted to a receiver from a communication device associated with an individual account holder and which is transmitted to the receiver on or over at least one of the Internet and the World Wide Web. Applicant further submits that Lawlor, Alldredge, Deavers, Melchione, Grant, Atkins, and any combination of same, do not disclose or suggest the recited limitation or restriction which is automatically received by the receiver and which is automatically stored in the memory device.

Applicant respectfully submits that Lawlor, Alldredge, Deavers, Melchione, Grant, Atkins, and any combination of same, do not disclose or suggest a processing device for processing a transaction on the electronic money account which utilizes the limitation or restriction automatically stored in the memory device in processing the transaction and which generates a signal containing information for allowing or disallowing the transaction.

Applicant respectfully submits that Lawlor, Alldredge, Deavers, Melchione, Grant, Atkins, and any combination of same, do not disclose or suggest a processing device for processing a transaction on the electronic money account, wherein the processing device utilizes the limitation or restriction automatically stored in the memory device in processing the transaction, and further wherein the processing device generates a signal containing information for allowing or disallowing the transaction, all of which features are still other specifically recited features of independent Claim 37.

Applicant submits that Lawlor, Alldredge, Deavers, Melchione, Grant, Atkins, and any combination of same, do not disclose or suggest the recited processing device for processing a transaction on the electronic money account which utilizes the recited limitation or restriction automatically stored in the recited memory device in processing the recited transaction and which generates a signal containing information for allowing or disallowing the recited transaction.

In view of the foregoing, Applicant respectfully submits that Lawlor, Alldredge, Deavers, Melchione, Grant,

Atkins, and any combination of same, do not disclose or suggest many of the specifically recited features of independent Claim 37. In view of the above, Applicant respectfully submits that the present invention, as defined by independent Claim 37, is patentable over Lawlor, Alldredge, Deavers, Melchione, Grant, Atkins, and any combination of same.

Applicant respectfully submits that Claims 38-53, which Claims depend either directly or indirectly from independent Claim 37, are also patentable as said Claims 38-53 depend from allowable subject matter.

Allowance of pending Claims 37-53 is, therefore, respectfully requested.

**IC. THE PRESENT INVENTION, AS DEFINED BY CLAIMS 54-72, IS PATENTABLE OVER THE PRIOR ART:**

Applicant respectfully submits that the present invention, as defined by Claims 54-72, is patentable over the prior art. Applicant submits that the present invention, as defined by independent Claim 54, is patentable over the prior art.

Applicant respectfully submits that the present invention, as defined by independent Claim 54, is patentable over Lawlor, Alldredge, Deavers, Melchione, Grant, Atkins, and any combination of same. Applicant respectfully submits that Lawlor, Alldredge, Deavers, Melchione, Grant, Atkins, and any combination of same, do not disclose or suggest a transaction security apparatus, comprising a processing device for processing information regarding a transaction on a brokerage account, wherein the information is input via an input device or automatically received by a receiver, wherein the processing device is capable of allowing or disallowing the transaction on the brokerage account, and further wherein the processing device generates a signal containing information regarding the transaction on the brokerage account, and a transmitter for transmitting the signal to a communication device associated with an individual account holder, wherein the signal is automatically transmitted to the communication device in response to the occurrence of the transaction, and further wherein the signal is transmitted to the communication device in real-time, and further wherein the communication device provides information regarding the transaction on the brokerage account, all of which features are specifically recited features of independent Claim 54.

Applicant submits that Lawlor, Alldredge, Deavers, Melchione, Grant, Atkins, and any combination of same, do not disclose or suggest a transmitter for transmitting the recited signal to a communication device associated with an individual account holder, wherein the recited signal is automatically transmitted to the recited communication device in response to the occurrence of the recited transaction, and further wherein the recited signal is transmitted to the communication device in real-time. Applicant submits that Lawlor, Alldredge, Deavers, Melchione, Grant, Atkins, and any combination of same, do not disclose or suggest the recited signal which is automatically transmitted to the recited communication device in response to the occurrence of the recited transaction in real-time. Applicant further submits Lawlor, Alldredge, Deavers, Melchione, Grant, Atkins, and any combination of same, do not disclose or suggest the recited communication device which provides information regarding the recited transaction on the brokerage account.

In view of the foregoing, Applicant respectfully submits that Lawlor, Alldredge, Deavers, Melchione, Grant, Atkins, and any combination of same, do not disclose or suggest many of the specifically recited features of independent Claim 54. In view of the above, Applicant

respectfully submits that the present invention, as defined by independent Claim 54, is patentable over Lawlor, Alldredge, Deavers, Melchione, Grant, Atkins, and any combination of same.

Applicant respectfully submits that Claims 55-72, which Claims depend either directly or indirectly from independent Claim 54, are also patentable as said Claims 55-72 depend from allowable subject matter.

Allowance of pending Claims 54-72 is, therefore, respectfully requested.

**ID. THE PRESENT INVENTION, AS DEFINED BY CLAIMS 73-91, IS PATENTABLE OVER THE PRIOR ART:**

Applicant respectfully submits that the present invention, as defined by Claims 73-91, is patentable over the prior art. Applicant submits that the present invention, as defined by independent Claim 73, is patentable over the prior art.

Applicant respectfully submits that the present invention, as defined by independent Claim 73, is patentable

over Lawlor, Alldredge, Deavers, Melchione, Grant, Atkins, and any combination of same. Applicant respectfully submits that Lawlor, Alldredge, Deavers, Melchione, Grant, Atkins, and any combination of same, do not disclose or suggest a transaction security apparatus, comprising a processing device for processing information regarding a transaction on an electronic money account, wherein the information is input via an input device or automatically received by a receiver, wherein the processing device is capable of allowing or disallowing the transaction on the electronic money account, and further wherein the processing device generates a signal containing information regarding the transaction on the electronic money account, and a transmitter for transmitting the signal to a communication device associated with an individual account holder, wherein the signal is automatically transmitted to the communication device in response to the occurrence of the transaction, and further wherein the signal is transmitted to the communication device in real-time, and further wherein the communication device provides information to the individual account holder regarding the transaction on the electronic money account, all of which features are specifically recited features of independent Claim 73.

Applicant respectfully submits that Lawlor, Alldredge, Deavers, Melchione, Grant, Atkins, and any combination of same, do not disclose or suggest a transmitter for transmitting the recited signal to the recited communication device associated with an individual account holder, wherein the recited signal is automatically transmitted to the recited communication device in response to the occurrence of the recited transaction, and further wherein the recited signal is transmitted to the recited communication device in real-time. Applicant respectfully submits that Lawlor, Alldredge, Deavers, Melchione, Grant, Atkins, and any combination of same, do not disclose or suggest the recited signal which is automatically transmitted to the recited communication device in response to the occurrence of the recited transaction in real-time. Applicant submits that Lawlor, Alldredge, Deavers, Melchione, Grant, Atkins, and any combination of same, do not disclose or suggest the recited communication device which provides information to the individual account holder regarding the recited transaction on the electronic money account.

In view of the foregoing, Applicant respectfully submits that Lawlor, Alldredge, Deavers, Melchione, Grant, Atkins, and any combination of same, do not disclose or



suggest many of the specifically recited features of independent Claim 73. In view of the above, Applicant respectfully submits that the present invention, as defined by independent Claim 73, is patentable over Lawlor, Alldredge, Deavers, Melchione, Grant, Atkins, and any combination of same.

Applicant respectfully submits that Claims 74-91, which Claims depend either directly or indirectly from independent Claim 73, are also patentable as said Claims 74-91 depend from allowable subject matter.

Allowance of pending Claims 73-91 is, therefore, respectfully requested.

**IE. THE PRESENT INVENTION, AS DEFINED BY CLAIMS 92-94, IS PATENTABLE OVER THE PRIOR ART:**

Applicant respectfully submits that the present invention, as defined by Claims 92-94, is patentable over the prior art. Applicant submits that the present invention, as defined by independent Claim 92, is patentable over the prior art.

Applicant respectfully submits that the present invention, as defined by independent Claim 92, is patentable over Lawlor, Alldredge, Deavers, Melchione, Grant, Atkins, and any combination of same. Applicant respectfully submits that Lawlor, Alldredge, Deavers, Melchione, Grant, Atkins, and any combination of same, do not disclose or suggest a transaction security apparatus, comprising a receiver, wherein the receiver receives a first signal, wherein the first signal is transmitted from a first processing device, and further wherein the first signal is transmitted to the receiver on or over at least one of the Internet, the World Wide Web, and a wireless communication network, in real-time and in response to an occurrence of a transaction on a brokerage account, wherein the first processing device processes information regarding the transaction occurring on the brokerage account, and further wherein the first signal contains information regarding the transaction occurring on the brokerage account, all of which features are specifically recited features of independent Claim 92.

Applicant submits that Lawlor, Alldredge, Deavers, Melchione, Grant, Atkins, and any combination of same, do not disclose or suggest a receiver which receives the recited first signal which is transmitted from the recited first

processing device and which is transmitted to the receiver on or over at least one of the Internet, the World Wide Web, and a wireless communication network, in real-time and in response to an occurrence of the recited transaction on a brokerage account. Applicant submits that Lawlor, Alldredge, Deavers, Melchione, Grant, Atkins, and any combination of same, do not disclose or suggest the recited first signal which is transmitted on or over at least one of the Internet, the World Wide Web, and a wireless communication network, in real-time and in response to an occurrence of the recited transaction.

Applicant further submits that Lawlor, Alldredge, Deavers, Melchione, Grant, Atkins, and any combination of same, do not disclose or suggest the recited first processing device which processes information regarding the recited transaction and the recited first signal which contains information regarding the recited transaction.

Applicant further submits that Lawlor, Alldredge, Deavers, Melchione, Grant, Atkins, and any combination of same, do not disclose or suggest a second processing device, wherein the second processing device processes information contained in the first signal and generates a second signal,

wherein the second signal provides information regarding the transaction on the brokerage account, wherein the apparatus is at least one of a beeper, a pager, a telephone, a two-way pager, a reply pager, a home computer, a personal computer, a personal communication device, a personal communication services device, a television, an interactive television, a digital television, a personal digital assistant, a display telephone, a video telephone, a watch, a cellular telephone, a wireless telephone, a mobile telephone, a display cellular telephone, and a facsimile machine, all of which features are still other specifically recited features of independent Claim 92.

Applicant submits that Lawlor, Alldredge, Deavers, Melchione, Grant, Atkins, and any combination of same, do not disclose or suggest the recited second processing device which processes information contained in the recited first signal and generates the recited second signal which provides information regarding the recited transaction on the brokerage account. Applicant further submits that Lawlor, Alldredge, Deavers, Melchione, Grant, Atkins, and any combination of same, do not disclose or suggest the recited apparatus which is at least one of a beeper, a pager, a telephone, a two-way pager, a reply pager, a home computer, a

personal computer, a personal communication device, a personal communication services device, a television, an interactive television, a digital television, a personal digital assistant, a display telephone, a video telephone, a watch, a cellular telephone, a wireless telephone, a mobile telephone, a display cellular telephone, and a facsimile machine.

In view of the foregoing, Applicant respectfully submits that Lawlor, Alldredge, Deavers, Melchione, Grant, Atkins, and any combination of same, do not disclose or suggest many of the specifically recited features of independent Claim 92. In view of the above, Applicant respectfully submits that the present invention, as defined by independent Claim 92, is patentable over Lawlor, Alldredge, Deavers, Melchione, Grant, Atkins, and any combination of same.

Applicant respectfully submits that Claims 93 and 94, which Claims depend directly from independent Claim 92, are also patentable as said Claims 93 and 94 depend from allowable subject matter.

Allowance of pending Claims 92-94 is, therefore, respectfully requested.

**IF. THE PRESENT INVENTION, AS DEFINED BY CLAIMS 95-97, IS PATENTABLE OVER THE PRIOR ART:**

Applicant respectfully submits that the present invention, as defined by Claims 95-97, is patentable over the prior art. Applicant submits that the present invention, as defined by independent Claim 95, is patentable over the prior art.

Applicant respectfully submits that the present invention, as defined by independent Claim 95, is patentable over Lawlor, Alldredge, Deavers, Melchione, Grant, Atkins, and any combination of same. Applicant respectfully submits that Lawlor, Alldredge, Deavers, Melchione, Grant, Atkins, and any combination of same, do not disclose or suggest a transaction security apparatus, comprising a receiver, wherein the receiver receives a first signal, wherein the first signal is transmitted from a first processing device, and further wherein the first signal is transmitted to the receiver on or over at least one of the Internet, the World Wide Web, and a wireless communication network, in real-time

and in response to an occurrence of a transaction on an electronic money account, wherein the first processing device processes information regarding the transaction occurring on the electronic money account, and further wherein the first signal contains information regarding the transaction occurring on the electronic money account, all of which features are specifically recited features of independent Claim 95.

Applicant submits that Lawlor, Alldredge, Deavers, Melchione, Grant, Atkins, and any combination of same, do not disclose or suggest a receiver which receives the recited first signal which is transmitted from the recited first processing device and which is transmitted to the receiver on or over at least one of the Internet, the World Wide Web, and a wireless communication network, in real-time and in response to an occurrence of the recited transaction on an electronic money account. Applicant submits that Lawlor, Alldredge, Deavers, Melchione, Grant, Atkins, and any combination of same, do not disclose or suggest the recited first signal which is transmitted on or over at least one of the Internet, the World Wide Web, and a wireless communication network, in real-time and in response to an occurrence of the recited transaction.

Applicant further submits that Lawlor, Alldredge, Deavers, Melchione, Grant, Atkins, and any combination of same, do not disclose or suggest the recited first processing device which processes information regarding the recited transaction and the recited first signal which contains the recited information regarding the recited transaction.

Applicant further submits that Lawlor, Alldredge, Deavers, Melchione, Grant, Atkins, and any combination of same, do not disclose or suggest a second processing device, wherein the second processing device processes information contained in the first signal and generates a second signal, wherein the second signal provides information regarding the transaction on the electronic money account, wherein the apparatus is at least one of a beeper, a pager, a telephone, a two-way pager, a reply pager, a home computer, a personal computer, a personal communication device, a personal communication services device, a television, an interactive television, a digital television, a personal digital assistant, a display telephone, a video telephone, a watch, a cellular telephone, a wireless telephone, a mobile telephone, a display cellular telephone, and a facsimile machine, all of which features are still other specifically recited features of independent Claim 95.



Applicant submits that Lawlor, Alldredge, Deavers, Melchione, Grant, Atkins, and any combination of same, do not disclose or suggest the recited second processing device which processes information contained in the recited first signal and generates the recited second signal which provides information regarding the transaction on the electronic money account. Applicant further submits that Lawlor, Alldredge, Deavers, Melchione, Grant, Atkins, and any combination of same, do not disclose or suggest the recited apparatus which is at least one of a beeper, a pager, a telephone, a two-way pager, a reply pager, a home computer, a personal computer, a personal communication device, a personal communication services device, a television, an interactive television, a digital television, a personal digital assistant, a display telephone, a video telephone, a watch, a cellular telephone, a wireless telephone, a mobile telephone, a display cellular telephone, and a facsimile machine.

In view of the foregoing, Applicant respectfully submits that Lawlor, Alldredge, Deavers, Melchione, Grant, Atkins, and any combination of same, do not disclose or suggest many of the specifically recited features of independent Claim 95. In view of the above, Applicant respectfully submits that the present invention, as defined

by independent Claim 95, is patentable over Lawlor, Alldredge, Deavers, Melchione, Grant, Atkins, and any combination of same.

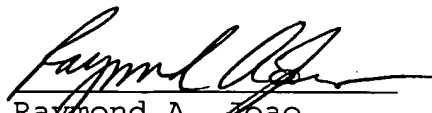
Applicant respectfully submits that Claims 96 and 97, which Claims depend directly from independent Claim 95, are also patentable as said Claims 96 and 97 depend from allowable subject matter.

Allowance of pending Claims 95-97 is, therefore, respectfully requested.

## II. CONCLUSION:

In view of the foregoing, the application is deemed to be in condition for allowance and action to that end is respectfully requested.

Respectfully Submitted,

  
Raymond A. Joao  
Reg. No. 35,907

Encls.: - Abstract of the Disclosure;  
- Return Receipt Postcard.  
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